



MIDLAND MORTGAGE

A division of MidFirst Bank

JUNE 4, 2024

MAHALIA JACKSON
5504 SIR DOUGLAS DRIVE
BRYANS ROAD MD 20616

Read, sign and return.

Please return the enclosed documents to us by
JUNE 21, 2024

Dear Homeowner:

Enclosed are your COVID-19 loan modification documents. Please follow the steps below and return two signed and notarized copies of the completed documents to our office by JUNE 21, 2024.

1. Follow the instructions on the next page exactly, or the documents may be rejected.
2. Read, sign and date two copies of the enclosed documents in front of a notary.
3. Return two signed and notarized copies to us.

Mailing and return instructions:

By Overnight Courier (UPS, FedEx, Etc.)

Midland Mortgage - A Division of MidFirst Bank
Attn: MAC
999 N.W. Grand Boulevard, Suite 100
Oklahoma City, OK 73118

By US Mail

Midland Mortgage - A Division of MidFirst Bank
Attn: MAC
P.O. Box 268806
Oklahoma City, OK 73126-8806

The basic terms of your current mortgage loan and the modified terms are as outlined below.

	CURRENT TERMS	MODIFIED TERMS
Principal Balance	\$252,929.89	\$267,560.66
Interest Rate	8.0000%	7.5000%
Maturity Date	DECEMBER 1, 2063	JUNE 1, 2064
	CURRENT PAYMENT	MODIFIED PAYMENT
Principal and Interest Payment	\$1,759.16	\$1,760.74
Escrow Payment	\$703.73	\$659.01 ¹
Total Payment	\$2,462.89	\$2,419.75

¹ – Subject to change at next Escrow Analysis

The signed and notarized documents must be returned by JUNE 21, 2024; however, if a foreclosure sale has been scheduled on your property, then you must return the documents to Midland at least 48 hours prior to your scheduled foreclosure sale. Failure to return the documents will prevent your loan modification from being approved, and the collection and/or foreclosure process may proceed without further notice to you.

Your first payment under the Loan Modification Agreement in the amount of \$2,419.75 is due on or before JULY 1, 2024. You may send your first payment with the signed Loan Modification Agreements. Please be aware that failure to timely return all required documents may disqualify you from the program and will prevent your Loan Modification from being approved. In such a case, the collection and/or foreclosure process may proceed without further notice to you. A loan modification may extend the term of the loan, or, in some cases, increase the payment amount. Please read the plan documents carefully, make sure you understand the modified terms, and contact us with any questions. By signing this agreement, you are confirming that you have the ability to make the modified Monthly Payment.

We report the status of the loan, including a loan modification, to credit reporting bureaus. Mortgage payment assistance plans may adversely affect credit scores. For more information about credit scores, go to



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If you have any questions, please call 800-552-3000 Monday – Friday 8 a.m. to 7 p.m. or Saturday 9 a.m. to 1 p.m. Central time.

Sincerely,

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57494272

This Document Prepared By:

RETA THOMPSON
MIDFIRST BANK, A FEDERALLY CHARTERED
SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

When Recorded Mail To:

FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

Tax/Parcel #: 07-058411

_____[Space Above This Line for Recording Data]

Original Principal Amount: \$284,747.00

FHA/VA/RHS Case No.: [REDACTED]

Unpaid Principal Amount: \$252,929.89

Loan No: (scan barcode)

New Principal Amount: \$267,560.66

New Money (Cap): \$14,630.77

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

PRINCIPAL RESIDENCE

This Loan Modification Agreement ("Agreement"), made this **4TH** day of **JUNE, 2024**, between **MAHALIA JACKSON** ("Borrower"), whose address is **5504 SIR DOUGLAS DRIVE, BRYANS ROAD, MARYLAND 20616** and **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION** ("Lender"), whose address is **501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **APRIL 10, 2017** and recorded on **APRIL 20, 2017** in **BOOK 9800 PAGE 498**, of the **OFFICIAL** Records of **CHARLES COUNTY, MARYLAND**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

5504 SIR DOUGLAS DRIVE, BRYANS ROAD, MARYLAND 20616



(Property Address)

the real property described is located in **CHARLES County, MARYLAND** and being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of, **JUNE 1, 2024** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$267,560.66**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$14,630.77**.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **7.5000%**, from **JUNE 1, 2024**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,760.74**, beginning on the **1ST** day of **JULY, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 1, 2064** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the



Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.



In Witness Whereof, I have executed this Agreement.

[Signature]
Borrower: MAHALIA JACKSON

6-24-24
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

STATE OF MARYLAND
COUNTY OF Charles

Personally appeared before me, a Notary Public, in and for said county and state, on this 24 day of June, 2024, the within named, personally appeared MAHALIA JACKSON, known to me, or satisfactorily proven, to be the person whose name is subscribed to the within instrument and who acknowledges that he/she/they (circle one) executed the same for the purposes therein contained.

[Signature] This notarial act involved a remotely located individual and the use of communication technology.

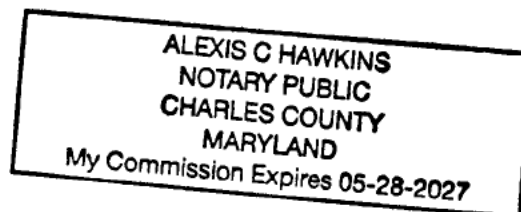
[Signature]
Notary Public (signature)

Notary Print Name: Alexis C. Hawkins

My Commission expires: 05/28/2027

Prepared by:
RETA THOMPSON
MIDFIRST BANK, A FEDERALLY CHARTERED
SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

RECORD AND RETURN TO:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063



In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

By _____ (print name) _____ Date
(title)

_____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

STATE OF _____
COUNTY OF _____

The instrument was acknowledged before me on _____ (date) by
_____, as _____ of **MIDFIRST BANK, A
FEDERALLY CHARTERED SAVINGS ASSOCIATION.**

_____ This notarial act was an online notarial act.

Notary Public

Printed Name: _____

My commission expires: _____

THIS DOCUMENT WAS PREPARED BY:
RETA THOMPSON
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118



EXHIBIT A

BORROWER(S): MAHALIA JACKSON

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF BRYANS ROAD, COUNTY OF CHARLES, STATE OF MARYLAND, and described as follows:

LOT NUMBERED ONE HUNDRED SIXTY-SIX (166), IN THE SUBDIVISION KNOWN AS "PLAT 1, SECTION 7, SOUTH HAMPTON", AS PER PLAT THEREOF RECORDED AMONG THE LAND RECORDS OF CHARLES COUNTY, MARYLAND, IN PLAT BOOK DGB 46, AT PLAT 313; BEING IN THE 7TH ELECTION DISTRICT OF SAID COUNTY.

ALSO KNOWN AS: 5504 SIR DOUGLAS DRIVE, BRYANS ROAD, MARYLAND 20616



Date: JUNE 4, 2024

Loan Number: (scan barcode)

Lender: MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

Borrower: MAHALIA JACKSON

Property Address: 5504 SIR DOUGLAS DRIVE, BRYANS ROAD, MARYLAND 20616

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.


Borrower: MAHALIA JACKSON

6-24-24
Date



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Borrower: MAHALIA JACKSON

Property Address: 5504 SIR DOUGLAS DRIVE, BRYANS ROAD, MARYLAND 20616

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.


Borrower: MAHALIA JACKSON

6-24-24
Date



State of Maryland Land Instrument Intake Sheet

☐ Baltimore City☐ County: CHARLES

Information provided is for the use of the Clerk's Office, State Department of Assessments and Taxation, and County Finance Office only.

(Type or Print in Black Ink Only-All Copies Must Be Legible)

1	Type(s) of Instruments	<input type="checkbox"/> Check Box if Addendum Intake Form is Attached.							
		<input type="checkbox"/> Deed		<input type="checkbox"/> Mortgage		<input type="checkbox"/> Modification			
		<input type="checkbox"/> Deed of Trust		<input type="checkbox"/> Lease		<input type="checkbox"/> Other			
2	Conveyance Type Check Box	<input type="checkbox"/> Improved Sale		<input type="checkbox"/> Unimproved Sale		<input type="checkbox"/> Multiple Accounts			
		Arms-Length [1]		Arms-Length [2]		Arms-Length [3]			
3	Tax Exemptions (if Applicable) Cite or Explain Authority	<input type="checkbox"/> Not an Arms Length Sale [9] Recordation State Transfer County Transfer							
4	Consideration and Tax Calculations	Consideration Amount Purchase Price/Consideration \$ Any New Mortgage \$ Balance of Existing Mortgage \$ Other: \$ Other: \$ Full Cash Value \$				Finance Office Use Only Transfer and Recordation Tax Consideration Transfer Tax Consideration \$ X () % = \$ Less Exemption Amount - \$ Total Transfer Tax = \$ Recordation Tax Consideration \$ X () per \$500 = \$ TOTAL DUE \$			
5	Fees	Amount of Fees		Doc. 1		Doc. 2			
		Recording Charge		\$		\$			
		Surcharge		\$		\$			
		State Recordation Tax		\$		\$			
		State Transfer Tax		\$		\$			
		County Transfer Tax		\$		\$			
		Other		\$		\$			
		Other		\$		\$			
6	Description of Property SDAT requires submission of all applicable information. A maximum of 40 characters will be indexed in accordance with the priority cited in Real Property Article Section 3-104(g)(3)(i).	District		Property Tax ID No. (1)		Grantor Liber/Folio			
		07-058411							
		Subdivision Name		Lot(3)a		Block(3)b			
				Sect/AR(3c)		Plat Ref.			
				SqFt/Acreage (4)					
		Location/Address of Property Being Conveyed (2)							
		Other Property Identifiers (if applicable)							
		Water Meter Account No.							
		Residential <input type="checkbox"/> or Non-Residential <input type="checkbox"/>		Fee Simple <input type="checkbox"/> or Ground Rent <input type="checkbox"/>		Amount:			
		Partial Conveyance? <input type="checkbox"/> Yes <input type="checkbox"/> No		Description/Amt. of SqFt/Acreage Transferred:					
		If Partial Conveyance, List Improvements Conveyed:							
7	Transferred From	Doc. 1-Grantor(s) Name(s)				Doc. 2-Grantor(s) Name(s)			
		MAHALIA JACKSON							
		Doc. 1-Owner(s) of Record, if Different from Grantor(s)				Doc. 2-Owner(s) of Record, if Different from Grantor(s)			
8	Transferred To	Doc. 1-Grantee(s) Name(s)				Doc. 2-Grantee(s) Name(s)			
		MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION							
		New Owner's (Grantee) Mailing Address							
9	Other Names to Be Indexed	Doc. 1-Additional Names to be Indexed (Optional)				Doc. 2-Additional Names to be Indexed (Optional)			
10	Contact/Mail Information	Instrument Submitted By or Contact Person Name: LOSS MITIGATION TITLE Firm: FIRST AMERICAN TITLE DTO REC., MAIL CODE 4002 Address: 4795 REGENT BLVD IRVING, TX 75063							
		<input type="checkbox"/> Return to Contact Person <input type="checkbox"/> Hold for Pickup <input type="checkbox"/> Return Address Provided							
11	IMPORTANT: BOTH THE ORIGINAL DEED AND A PHOTOCOPY MUST ACCOMPANY EACH TRANSFER								
		<input type="checkbox"/> Yes <input type="checkbox"/> No		Will the property being conveyed be the grantee's principal residence?					
		<input type="checkbox"/> Yes <input type="checkbox"/> No		Does transfer include personal property? If yes, identify:					
	Assessment Information	<input type="checkbox"/> Yes <input type="checkbox"/> No		Was property surveyed? If yes, attach copy of survey (if recorded, no copy required).					
		Assessment Use Only - Do Not Write Below This Line							
		Terminal Verification		Agricultural Verification		Whole Part			
		Transfer Number:		Date Received:		Deed Reference:			
		Year		Geo		Map			
		Land		Zoning		Grid			
		Buildings		Use		Parcel			
		Total		Town Cd.		Ex. St.			
	REMARKS:								
	Distribution	White - Clerk's Office Canary - SDAT Pink - Office of Finance Goldenrod - Preparer							

Space Reserved for Circuit Court Clerk Recording Validation

Space Reserved for County Validation



First American
MORTGAGE SOLUTIONS

Order Number:

15721083



Type:



Borrower:

MAHALIA JACKSON

Property Address:

**5504 SIR DOUGLAS DRIVE
BRYANS ROAD, MD, 20616**

Client:

MIDLAND MORTGAGE

Loc/Cust Number:

LMTS - TITLESMArt - 1348.10

Client Code:

06/01/2024

Please keep as the Cover Page when returning documents



JUNE 4, 2024

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In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of, **JUNE 1, 2024** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$267,560.66**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$14,630.77**.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **7.5000%**, from **JUNE 1, 2024**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,760.74**, beginning on the **1ST** day of **JULY, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 1, 2064** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the



Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.



In Witness Whereof, I have executed this Agreement.

[Signature]
Borrower: **MAHALIA JACKSON**

6-24-24
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

STATE OF MARYLAND,
COUNTY OF Charles

Personally appeared before me, a Notary Public, in and for said county and state, on this 24 day of June, 2024, the within named, personally appeared **MAHALIA JACKSON**, known to me, or satisfactorily proven, to be the person whose name is subscribed to the within instrument and who acknowledges that he/she/they (circle one) executed the same for the purposes therein contained.

This notarial act involved a remotely located individual and the use of communication technology.

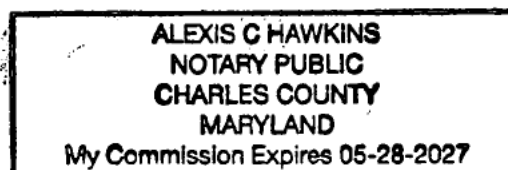
[Signature]
Notary Public (signature)

Notary Print Name: Alexis C. Hawkins

My Commission expires: 05/28/2027

Prepared by:
RETA THOMPSON
MIDFIRST BANK, A FEDERALLY CHARTERED
SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

RECORD AND RETURN TO:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063



In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

By _____ (print name) _____ Date
(title)

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

STATE OF _____
COUNTY OF _____

The instrument was acknowledged before me on _____ (date) by
_____, as _____ of **MIDFIRST BANK, A
FEDERALLY CHARTERED SAVINGS ASSOCIATION.**

_____ This notarial act was an online notarial act.

Notary Public

Printed Name: _____

My commission expires: _____

**THIS DOCUMENT WAS PREPARED BY:
RETA THOMPSON
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118**



EXHIBIT A

BORROWER(S): MAHALIA JACKSON

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF BRYANS ROAD, COUNTY OF CHARLES, STATE OF MARYLAND, and described as follows:

LOT NUMBERED ONE HUNDRED SIXTY-SIX (166), IN THE SUBDIVISION KNOWN AS "PLAT 1, SECTION 7, SOUTH HAMPTON", AS PER PLAT THEREOF RECORDED AMONG THE LAND RECORDS OF CHARLES COUNTY, MARYLAND, IN PLAT BOOK DGB 46, AT PLAT 313; BEING IN THE 7TH ELECTION DISTRICT OF SAID COUNTY.

ALSO KNOWN AS: 5504 SIR DOUGLAS DRIVE, BRYANS ROAD, MARYLAND 20616



Date: JUNE 4, 2024

Loan Number: (scan barcode)

Lender: MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

Borrower: MAHALIA JACKSON

Property Address: 5504 SIR DOUGLAS DRIVE, BRYANS ROAD, MARYLAND 20616

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.


Borrower: MAHALIA JACKSON

6-24-24
Date



Date: JUNE 4, 2024

Loan Number: (scan barcode)

Lender: MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

Borrower: MAHALIA JACKSON

Property Address: 5504 SIR DOUGLAS DRIVE, BRYANS ROAD, MARYLAND 20616

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.


Borrower: MAHALIA JACKSON


Date



State of Maryland Land Instrument Intake Sheet

☐ Baltimore City☐ County: CHARLES

Information provided is for the use of the Clerk's Office, State Department of Assessments and Taxation, and County Finance Office only.

(Type or Print in Black Ink Only-All Copies Must Be Legible)

1	Type(s) of Instruments	<input type="checkbox"/> Check Box if Addendum Intake Form is Attached. <input type="checkbox"/> Deed <input type="checkbox"/> Mortgage <input type="checkbox"/> Modification <input type="checkbox"/> Other <input type="checkbox"/> Deed of Trust <input type="checkbox"/> Lease <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																									
2	Conveyance Type Check Box	<input type="checkbox"/> Improved Sale <input type="checkbox"/> Unimproved Sale <input type="checkbox"/> Multiple Accounts <input type="checkbox"/> Not an Arms Length Sale Arms-Length [1] Arms-Length [2] Arms-Length [3] Length Sale [9]																																									
3	Tax Exemptions (if Applicable) Cite or Explain Authority	Recordation State Transfer County Transfer																																									
4	Consideration and Tax Calculations	Consideration Amount Purchase Price/Consideration \$ Any New Mortgage \$ Balance of Existing Mortgage \$ Other: \$ Other: \$ Full Cash Value \$				Finance Office Use Only Transfer and Recordation Tax Consideration Transfer Tax Consideration \$ X () % = \$ Less Exemption Amount - \$ Total Transfer Tax = \$ Recordation Tax Consideration \$ X () per \$500 = \$ TOTAL DUE \$																																					
5	Fees	Amount of Fees Doc. 1 Doc. 2 Recording Charge \$ \$ Surcharge \$ \$ State Recordation Tax \$ \$ State Transfer Tax \$ \$ County Transfer Tax \$ \$ Other \$ \$ Other \$ \$				Agent: Tax Bill: C.B. Credit: Ag. Tax/Other:																																					
6	Description of Property SDAT requires submission of all applicable information. A maximum of 40 characters will be indexed in accordance with the priority cited in Real Property Article Section 3-104(g)(3)(i).	District Property Tax ID No. (1) Grantor Liber/Folio Map Parcel No. Var. LOG <u>07-058411</u> Subdivision Name Lot(3)a Block(3)b Sect/AR(3c) Plat Ref. SqFt/Acreage (4) Location/Address of Property Being Conveyed (2) Other Property Identifiers (if applicable) Water Meter Account No. Residential <input type="checkbox"/> or Non-Residential <input type="checkbox"/> Fee Simple <input type="checkbox"/> or Ground Rent <input type="checkbox"/> Amount: Partial Conveyance? <input type="checkbox"/> Yes <input type="checkbox"/> No Description/Amt. of SqFt/Acreage Transferred: If Partial Conveyance, List Improvements Conveyed:																																									
7	Transferred From	Doc. 1-Grantor(s) Name(s)				Doc. 2-Grantor(s) Name(s)																																					
		MAHALIA JACKSON																																									
		Doc. 1-Owner(s) of Record, if Different from Grantor(s)				Doc. 2-Owner(s) of Record, if Different from Grantor(s)																																					
8	Transferred To	Doc. 1-Grantee(s) Name(s)				Doc. 2-Grantee(s) Name(s)																																					
		MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION																																									
		New Owner's (Grantee) Mailing Address																																									
9	Other Names to Be Indexed	Doc. 1-Additional Names to be Indexed (Optional)				Doc. 2-Additional Names to be Indexed (Optional)																																					
10	Contact/Mail Information	Instrument Submitted By or Contact Person Name: <u>LOSS MITIGATION TITLE</u> Firm: <u>FIRST AMERICAN TITLE</u> Address: <u>DTO REC., MAIL CODE: 4002</u> <u>4795 REGENT BLVD</u> <u>IRVING, TX 75063</u> <input type="checkbox"/> Return to Contact Person <input type="checkbox"/> Hold for Pickup <input type="checkbox"/> Return Address Provided 11 IMPORTANT: BOTH THE ORIGINAL DEED AND A PHOTOCOPY MUST ACCOMPANY EACH TRANSFER <input type="checkbox"/> Yes <input type="checkbox"/> No Will the property being conveyed be the grantee's principal residence? <input type="checkbox"/> Yes <input type="checkbox"/> No Does transfer include personal property? If yes, identify: Assessment Information <input type="checkbox"/> Yes <input type="checkbox"/> No Was property surveyed? If yes, attach copy of survey (if recorded, no copy required). Assessment Use Only - Do Not Write Below This Line <table border="1"> <tr> <th>Terminal Verification</th> <th>Agricultural Verification</th> <th>Whole</th> <th>Part</th> <th colspan="2">Trans. Process Verification</th> </tr> <tr> <td>Transfer Number:</td> <td>Date Received:</td> <td colspan="2">Deed Reference:</td> <td colspan="2">Assigned Property No.:</td> </tr> <tr> <td>Year</td> <td>Geo</td> <td>Map</td> <td>Sub</td> <td>Block</td> <td></td> </tr> <tr> <td>Land</td> <td>Zoning</td> <td>Grid</td> <td>Plat</td> <td>Lot</td> <td></td> </tr> <tr> <td>Buildings</td> <td>Use</td> <td>Parcel</td> <td>Section</td> <td>Occ. Cd.</td> <td></td> </tr> <tr> <td>Total</td> <td>Town Cd.</td> <td>Ex. St.</td> <td>Ex. Cd.</td> <td></td> <td></td> </tr> </table>						Terminal Verification	Agricultural Verification	Whole	Part	Trans. Process Verification		Transfer Number:	Date Received:	Deed Reference:		Assigned Property No.:		Year	Geo	Map	Sub	Block		Land	Zoning	Grid	Plat	Lot		Buildings	Use	Parcel	Section	Occ. Cd.		Total	Town Cd.	Ex. St.	Ex. Cd.		
Terminal Verification	Agricultural Verification	Whole	Part	Trans. Process Verification																																							
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Buildings	Use	Parcel	Section	Occ. Cd.																																							
Total	Town Cd.	Ex. St.	Ex. Cd.																																								

Space Reserved for County Validation

Space Reserved for Circuit Court Clerk Recording Validation

 Distribution White - Clerk's Office
 Canary - SDAT
 Pink - Office of Finance
 Goldenrod - Preparer